

YVETTE WEINSTEIN, TRUSTEE
 6450 SPRING MOUNTAIN RD., #14
 LAS VEGAS, NV 89146
 (702) 364-8919

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEVADA**

In re: AUSCHWITZ, JAMES THOMAS
 AUSCHWITZ, ANTONY ANNIE

Case No. 14-14455

Chapter 7

 Debtors

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 27, 2014. The undersigned trustee was appointed on January 29, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 900.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>10.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>890.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/28/2014 and the deadline for filing governmental claims was 12/24/2014. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$225.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$225.00, for a total compensation of \$225.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$31.45, for total expenses of \$31.45.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/14/2015 By: /s/YVETTE WEINSTEIN, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 14-14455

Trustee: (480160) YVETTE WEINSTEIN, TRUSTEE

Case Name: AUSCHWITZ, JAMES THOMAS
AUSCHWITZ, ANTONY ANNIE

Filed (f) or Converted (c): 06/27/14 (f)

§341(a) Meeting Date:

Period Ending: 04/14/15

Claims Bar Date: 10/28/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 US Bank Checkings Account xxx4770 PO Box 1800 Sa	381.29	0.00		0.00	FA
2 US Bank Savings Account xxx6612 PO Box 1800 Sain	195.14	0.00		0.00	FA
3 Security Deposit American Properties 800 N. Rain	1,300.00	0.00		0.00	FA
4 Pet Deposit American Properties 800 N. Rainbow B	600.00	0.00		0.00	FA
5 Household Goods and Furnishings 3280 Cherum St,	1,800.00	0.00		0.00	FA
6 Books, Picturees, and Other Collectibles 3280 Ch	400.00	0.00		0.00	FA
7 Everyday Wearing Apparel 3280 Cherum St, Las Veg	200.00	0.00		0.00	FA
8 Wedding Ring Set 3280 Cherum St, Las Vegas NV 89	800.00	0.00		0.00	FA
9 2011 Ford Expedition 3280 Cherum St, Las Vegas N	31,000.00	0.00		0.00	FA
10 2006 Hummer H3 3280 Cherum St, Las Vegas NV 8913	11,138.00	0.00		0.00	FA
11 2014 IRS Refund (u)	0.00	0.00		900.00	FA
11 Assets Totals (Excluding unknown values)	\$47,814.43	\$0.00		\$900.00	\$0.00

Major Activities Affecting Case Closing:

04/14/15 TFR completed

04/13/15 Ready for TFR

03/23/15 2014 Tax Refund \$4284.00 Estate \$900.00 Debtor \$3384.00

02/06/2015 Successor Trustee Case open for 2014 Tax Refund

Initial Projected Date Of Final Report (TFR): December 24, 2015

Current Projected Date Of Final Report (TFR): April 14, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 14-14455
Case Name: AUSCHWITZ, JAMES THOMAS
 AUSCHWITZ, ANTONY ANNIE
Taxpayer ID #: **-***4943
Period Ending: 04/14/15

Trustee: YVETTE WEINSTEIN, TRUSTEE (480160)
Bank Name: Rabobank, N.A.
Account: *****7766 - Checking Account
Blanket Bond: \$68,863,424.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction <Ledger Category>	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/24/15	{11}	IRS	2014 Tax Refund	1224-000	4,284.00		4,284.00
03/25/15	101 {11}	JAMES THOMAS and ANTONY ANNIE AUSCHWITZ 3280 CHERUM ST LAS VEGAS, NV 89135	Debtor Portion 2014 Tax Refund	1224-000	-3,384.00		900.00
03/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	890.00

ACCOUNT TOTALS	900.00	10.00	\$890.00
Less: Bank Transfers	0.00	0.00	
Subtotal	900.00	10.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$900.00	\$10.00	

Net Receipts : 900.00

Net Estate : \$900.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****7766	900.00	10.00	890.00
	\$900.00	\$10.00	\$890.00

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: October 28, 2014

Case Number: 14-14455

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Date: April 14, 2015

Debtor Name: AUSCHWITZ, JAMES THOMAS

Time: 11:32:24 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	YVETTE WEINSTEIN, TRUSTEE 6450 SPRING MOUNTAIN RD., #14 LAS VEGAS, NV 89146	Admin Ch. 7		\$31.45	\$0.00	31.45
200	YVETTE WEINSTEIN, SUCCESSOR TRUSTEE 6450 SPRING MOUNTAIN RD., #14 LAS VEGAS, NV 89146	Admin Ch. 7		\$112.50	\$0.00	112.50
200	ESTATE OF JOSEPH B. ATKINS 6429 SOUTHERN PINE WAY LAS VEGAS, NV 89146	Admin Ch. 7		\$112.50	\$0.00	112.50
1 610	Army & Air Force Exchange Services c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson, AZ 85712	Unsecured	8075 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$4,829.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 5/30/95 Last Active 6/01/14 Charge Account Schedule F Account: XXXXXXXXXXXXX8075	\$4,544.28	\$0.00	4,544.28
2 610	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured	5238 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$2,369.00 imported by CANDACE Schedule F Owner Type: W Schedule F Description: Opened 3/28/13 Last Active 3/01/12 Factoring Company Account Ge Capital Retail Schedule F Account: XXXXXX5238	\$2,368.76	\$0.00	2,368.76
3 610	Dell Financial Services, LLC Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390	Unsecured	6285 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$7,089.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 4/11/06 Last Active 2/01/12 Charge Account Schedule F Account: XXXXXXXXXXXXXXX6285	\$7,089.68	\$0.00	7,089.68
4 610	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368	Unsecured	0501 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$977.00 imported by CANDACE	\$711.21	\$0.00	711.21

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: October 28, 2014

Case Number: 14-14455

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Date: April 14, 2015

Debtor Name: AUSCHWITZ, JAMES THOMAS

Time: 11:32:24 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
			Schedule F Owner Type: W Schedule F Description: Opened 8/09/11 Last Active 1/15/12 Credit Card Schedule F Account: XXXXXXXXXXXXX0501			
5 610	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368	Unsecured	3898 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$740.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 6/12/06 Last Active 2/01/12 Credit Card Schedule F Account: XXXXXXXXXXXXX3898	\$485.00	\$0.00	485.00
6 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	8858 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$996.00 imported by CANDACE Schedule F Owner Type: C Schedule F Description: Opened 10/22/98 Last Active 4/01/12 Credit Card Schedule F Account: XXXXXXXXXXXXX4039	\$2,006.28	\$0.00	2,006.28
7 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	4320 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$0.00 imported by CANDACE Schedule F Owner Type: C Schedule F Description: Opened 12/12/00 Last Active 10/31/06 Credit Card Schedule F Account: XXXXXXXXXXXXX3650	\$762.05	\$0.00	762.05
8 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	0355 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$762.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 4/18/05 Last Active 3/01/12 Credit Card Schedule F Account: XXXXXXXXXXXXX4320	\$778.15	\$0.00	778.15

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: October 28, 2014

Case Number: 14-14455

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Date: April 14, 2015

Debtor Name: AUSCHWITZ, JAMES THOMAS

Time: 11:32:24 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
9 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	4948 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$778.00 imported by CANDACE Schedule F Owner Type: W Schedule F Description: Opened 6/20/05 Last Active 4/01/12 Credit Card Schedule F Account: XXXXXXXXXXXX0355	\$827.62	\$0.00	827.62
10 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	4039 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$827.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 10/02/03 Last Active 3/01/12 Credit Card Schedule F Account: XXXXXXXXXXXX4948	\$996.68	\$0.00	996.68
11 610	Army & Air Force Exchange Services c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson, AZ 85712	Unsecured	5793 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$0.00 imported by CANDACE Schedule F Owner Type: W Schedule F Description: Opened 11/22/08 Last Active 2/15/12 Charge Account Schedule F Account: XXXXXXXXXXXX1670	\$17,063.50	\$0.00	17,063.50
12 610	Citibank, N.A. c/o American InfoSource LP PO Box 248840 Oklahoma City, OK 73124-8840	Unsecured	5385 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$2,199.00 imported by CANDACE Schedule F Owner Type: C Schedule F Description: Opened 8/27/01 Last Active 12/30/11 Charge Account Schedule F Account: XXXXXXXXXXXX5385	\$2,199.09	\$0.00	2,199.09
13 610	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	3828 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$1,324.00 imported by CANDACE Schedule F Owner Type: H	\$1,324.09	\$0.00	1,324.09

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: October 28, 2014

Case Number: 14-14455

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Date: April 14, 2015

Debtor Name: AUSCHWITZ, JAMES THOMAS

Time: 11:32:24 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
			Schedule F Description: Opened 2/17/11 Last Active 1/01/12 Charge Account Schedule F Account: XXXXXXXXXXXX3828			
14 610	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	6739 Reviewed and Allowed as Filed	\$607.38	\$0.00	607.38
15 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured	6824 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$2,765.00 imported by CANDACE Schedule F Owner Type: C Schedule F Description: Opened 2/22/00 Last Active 2/15/12 Charge Account Schedule F Account: XXXXXXXXXXXX6824	\$2,765.02	\$0.00	2,765.02
16 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured	6997 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$703.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 10/06/11 Last Active 1/08/12 Charge Account Schedule F Account: XXXXXXXXXXXX6997	\$703.44	\$0.00	703.44
17 610	SYNCHRONY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE SUITE 1120 MIAMI, FL 33131-1605	Unsecured	1735 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$0.00 imported by CANDACE Schedule F Owner Type: W Schedule F Description: Opened 6/13/07 Last Active 3/29/09 Credit Card Schedule F Account: XXXXXXXXXXXX0450 ----- 04/13/2015 12:28:42 PM Schedule F Amount \$2,934.00 imported by CANDACE Schedule F Owner Type: H Schedule F Description: Opened 5/28/06 Last Active 2/01/12 Charge Account Schedule F Account: XXXXXXXXXXXX1735	\$2,934.36	\$0.00	2,934.36

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: October 28, 2014

Case Number: 14-14455

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Date: April 14, 2015

Debtor Name: AUSCHWITZ, JAMES THOMAS

Time: 11:32:24 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
18 610	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541	Unsecured	4917 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$0.00 imported by CANDACE Schedule F Owner Type: C Schedule F Description: Opened 1/19/00 Last Active 2/01/12 Charge Account Schedule F Account: XXXXXX-XXXXXX8592	\$1,405.35	\$0.00	1,405.35
19 610	Wells Fargo Card Services 1 Home Campus 3rd Floor Des Moines, IA 50328	Unsecured	2189 Reviewed and Allowed as Filed ----- 04/13/2015 12:28:42 PM Schedule F Amount \$4,771.00 imported by CANDACE Schedule F Owner Type: W Schedule F Description: Opened 12/14/10 Last Active 7/01/12 Credit Card Schedule F Account: XXXXXXXXXXXXX2189	\$4,771.91	\$0.00	4,771.91
<< Totals >>				54,600.30	0.00	54,600.30

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-14455

Case Name: AUSCHWITZ, JAMES THOMAS

Trustee Name: YVETTE WEINSTEIN, TRUSTEE

Balance on hand: \$ 890.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 890.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ESTATE OF JOSEPH B. ATKINS	112.50	0.00	112.50
Trustee, Expenses - YVETTE WEINSTEIN, TRUSTEE	31.45	0.00	31.45
Trustee, Fees - YVETTE WEINSTEIN, SUCCESSOR TRUSTEE	112.50	0.00	112.50

Total to be paid for chapter 7 administration expenses: \$ 256.45Remaining balance: \$ 633.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 633.55

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 633.55

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 54,343.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Army & Air Force Exchange Services	4,544.28	0.00	52.98
2	American InfoSource LP as agent for	2,368.76	0.00	27.62
3	Dell Financial Services, LLC	7,089.68	0.00	82.65
4	MERRICK BANK	711.21	0.00	8.29
5	MERRICK BANK	485.00	0.00	5.65
6	Capital One Bank (USA), N.A.	2,006.28	0.00	23.39
7	Capital One Bank (USA), N.A.	762.05	0.00	8.88
8	Capital One Bank (USA), N.A.	778.15	0.00	9.07
9	Capital One Bank (USA), N.A.	827.62	0.00	9.65
10	Capital One Bank (USA), N.A.	996.68	0.00	11.62
11	Army & Air Force Exchange Services	17,063.50	0.00	198.93
12	Citibank, N.A.	2,199.09	0.00	25.64
13	Capital One, N.A.	1,324.09	0.00	15.44
14	Capital One, N.A.	607.38	0.00	7.08
15	PYOD, LLC its successors and assigns as assignee	2,765.02	0.00	32.24

16	PYOD, LLC its successors and assigns as assignee	703.44	0.00	8.20
17	SYNCHRONY BANK	2,934.36	0.00	34.21
18	Portfolio Recovery Associates, LLC	1,405.35	0.00	16.38
19	Wells Fargo Card Services	4,771.91	0.00	55.63

Total to be paid for timely general unsecured claims: \$ 633.55

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00